

United States Bankruptcy Court
Western District of Pennsylvania

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Morgan, Freddie Kevin	Name of Joint Debtor (Spouse) (Last, First, Middle): Morgan, Michele Darcell
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) xxx-xx-2968	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) xxx-xx-5895
Street Address of Debtor (No. and Street, City, and State): 3708 Ruggles Street Pittsburgh, PA	Street Address of Joint Debtor (No. and Street, City, and State): 3708 Ruggles Street Pittsburgh, PA
ZIP Code 15214	ZIP Code 15214
County of Residence or of the Principal Place of Business: Allegheny	County of Residence or of the Principal Place of Business: Allegheny
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13
	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
		Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box)	Check one box: Chapter 11 Debtors
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million.
	Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information		THIS SPACE IS FOR COURT USE ONLY							
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									
Estimated Number of Creditors									
1- 49	50- 99	100- 199	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	100,001- 100,000	OVER 100,000
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets									
<input type="checkbox"/> \$0 to \$10,000	<input checked="" type="checkbox"/> \$10,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million					
Estimated Liabilities									
<input type="checkbox"/> \$0 to \$50,000	<input checked="" type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million					

Official Form 1 (10/06)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Morgan, Freddie Kevin Morgan, Michele Darcell
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X /s/ Merle W. Powell, Jr. January 29, 2007 Signature of Attorney for Debtor(s) (Date) Merle W. Powell, Jr.
Exhibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition:		
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue		
(Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Statement by a Debtor Who Resides as a Tenant of Residential Property		
(Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Freddie Kevin MorganSignature of Debtor **Freddie Kevin Morgan****X /s/ Michele Darcell Morgan**Signature of Joint Debtor **Michele Darcell Morgan**

Telephone Number (If not represented by attorney)

January 29, 2007

Date

Signature of Attorney**X /s/ Merle W. Powell, Jr.**

Signature of Attorney for Debtor(s)

Merle W. Powell, Jr. 72134

Printed Name of Attorney for Debtor(s)

Merle W. Powell, Jr.

Firm Name

**1600 Benedum Trees Building
223 Fourth Avenue
Pittsburgh, PA 15222-1713**

Address

(412)281-9696

Telephone Number

January 29, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Morgan, Freddie Kevin**Morgan, Michele Darcell****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Western District of Pennsylvania

In re Freddie Kevin Morgan
Michele Darcell Morgan

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Freddie Kevin Morgan
Freddie Kevin Morgan

Date: January 29, 2007

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Western District of Pennsylvania

In re Freddie Kevin Morgan
Michele Darcell Morgan

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Michele Darcell Morgan
Michele Darcell Morgan

Date: January 29, 2007

United States Bankruptcy Court
Western District of Pennsylvania

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

Chapter _____

13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	30,000.00		
B - Personal Property	Yes	5	33,854.38		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		24,528.29	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,578.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		62,773.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,373.91
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,727.00
Total Number of Sheets of ALL Schedules		32			
	Total Assets		63,854.38		
		Total Liabilities			88,879.54

United States Bankruptcy Court
Western District of Pennsylvania

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	1,578.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,578.00

State the following:

Average Income (from Schedule I, Line 16)	4,373.91
Average Expenses (from Schedule J, Line 18)	2,727.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,964.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	7,222.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,578.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	62,773.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	69,995.25

In re **Freddie Kevin Morgan,
Michele Darcell Morgan** Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3708 Ruggles Street, Pittsburgh PA 15214	Fee simple	W	30,000.00	5,079.29

Sub-Total > **30,000.00** (Total of this page)

Total > **30,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Coins & currency Location: 3708 Ruggles Street, Pittsburgh PA	J	40.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account #3365 Location: National City Bank, Pittsburgh PA	J	600.00
		Savings Account #6913 Location: National City Bank, Pittsburgh PA	J	100.00
		Checking Account #0959 Location: Parkvale Savings Bank, Pittsburgh PA	J	700.00
		Checking Account #2421 Location: Citizens Bank, Pittsburgh PA	W	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		1 Microwave Location: 3708 Ruggles Street, Pittsburgh PA	J	10.00
		1 Refrigerator Location: 3708 Ruggles Street, Pittsburgh PA	J	200.00
		1 Stove Location: 3708 Ruggles Street, Pittsburgh PA	J	120.00
		1 Dining Room Table and Chairs Location: 3708 Ruggles Street, Pittsburgh PA	J	100.00
		3 Televisions Location: 3708 Ruggles Street, Pittsburgh PA	J	450.00
		3 DVD Players Location: 3708 Ruggles Street, Pittsburgh PA	J	90.00
		1 Stereo Location: 3708 Ruggles Street, Pittsburgh PA	J	150.00
				Sub-Total >
				2,560.00
			(Total of this page)	

4 continuation sheets attached to the Schedule of Personal Property

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1 Couch Location: 3708 Ruggles Street, Pittsburgh PA			J	80.00
1 Loveseat Location: 3708 Ruggles Street, Pittsburgh PA			J	70.00
1 Upholstered chair Location: 3708 Ruggles Street, Pittsburgh PA			J	50.00
1 Lamp Location: 3708 Ruggles Street, Pittsburgh PA			J	20.00
4 Beds Location: 3708 Ruggles Street, Pittsburgh PA			J	320.00
4 Dressers Location: 3708 Ruggles Street, Pittsburgh PA			J	180.00
1 Washer Location: 3708 Ruggles Street, Pittsburgh PA			J	140.00
1 Dryer Location: 3708 Ruggles Street, Pittsburgh PA			J	100.00
1 Lawn mower Location: 3708 Ruggles Street, Pittsburgh PA			J	50.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Used clothing Location: 3708 Ruggles Street, Pittsburgh PA	J	500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Cash value of Gerber Whole Life Policy #8737 Location: Gerber Life Ins Co, Fremont MI 49412	W	417.25
		Cash value of Gerber Whole Life Policy #8738 Location: Gerber Life Ins Co, Fremont MI 49412	W	374.54
		Cash value of Gerber Whole Life Policy #8739 Location: Gerber Life Ins Co, Fremont MI 49412	W	332.00

Sub-Total >
(Total of this page)

2,633.79

Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Cash value of Gerber Whole Life Policy #8920 Location: Gerber Life Ins Co, Fremont MI 49412	W	178.44
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Commonwealth of PA Deferred Compensation Program Acct #4695 Location: Great-West Retirement Svcs, Denver CO 80217	H	651.13
		PA State Employees' Retirement System Acct #2968 Location: Pittsburgh PA	H	11,831.02
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
			Sub-Total > (Total of this page)	12,660.59

Sheet 2 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Cadillac Deville Location: 3708 Ruggles Street, Pittsburgh PA	H	10,800.00
		1995 Pontiac Grand Am 2 door coupe with reconstructed title Location: 3708 Ruggles Street, Pittsburgh PA	W	900.00
		1996 Dodge Ram 1500 Pickup, listed for salvage value Location: 3708 Ruggles Street, Pittsburgh PA	H	900.00
		1993 Geo Tracker listed for salvage value Location: 3708 Ruggles Street, Pittsburgh PA	H	400.00
		1986 Winnebago Motorhome Location: 3708 Ruggles Street, Pittsburgh PA	H	3,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
Sub-Total > (Total of this page)				16,000.00

Sheet 3 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **33,854.38**

Sheet **4** of **4** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
3708 Ruggles Street, Pittsburgh PA 15214	11 U.S.C. § 522(d)(1) 11 U.S.C. § 522(d)(5)	18,450.00 615.00	30,000.00
Cash on Hand			
Coins & currency Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(5)	40.00	40.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account #3365 Location: National City Bank, Pittsburgh PA	11 U.S.C. § 522(d)(5)	600.00	600.00
Savings Account #6913 Location: National City Bank, Pittsburgh PA	11 U.S.C. § 522(d)(5)	100.00	100.00
Checking Account #0959 Location: Parkvale Savings Bank, Pittsburgh PA	11 U.S.C. § 522(d)(5)	700.00	700.00
Household Goods and Furnishings			
1 Microwave Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	10.00	10.00
1 Refrigerator Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	200.00	200.00
1 Stove Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	120.00	120.00
1 Dining Room Table and Chairs Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	100.00	100.00
3 Televisions Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	450.00	450.00
3 DVD Players Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	90.00	90.00
1 Stereo Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	150.00	150.00
1 Couch Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	80.00	80.00
1 Loveseat Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	70.00	70.00
1 Upholstered chair Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	50.00	50.00

2 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1 Lamp Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	20.00	20.00
4 Beds Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	320.00	320.00
4 Dressers Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	180.00	180.00
1 Washer Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	140.00	140.00
1 Dryer Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	100.00	100.00
1 Lawn mower Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	50.00	50.00
Wearing Apparel Used clothing Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(3)	500.00	500.00
Interests in Insurance Policies Cash value of Gerber Whole Life Policy #8737 Location: Gerber Life Ins Co, Fremont MI 49412	11 U.S.C. § 522(d)(8)	417.25	417.25
Cash value of Gerber Whole Life Policy #8738 Location: Gerber Life Ins Co, Fremont MI 49412	11 U.S.C. § 522(d)(8)	374.54	374.54
Cash value of Gerber Whole Life Policy #8739 Location: Gerber Life Ins Co, Fremont MI 49412	11 U.S.C. § 522(d)(8)	332.00	332.00
Cash value of Gerber Whole Life Policy #8920 Location: Gerber Life Ins Co, Fremont MI 49412	11 U.S.C. § 522(d)(8)	178.44	178.44
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans Commonwealth of PA Deferred Compensation Program Acct #4695 Location: Great-West Retirement Svcs, Denver CO 80217	11 U.S.C. § 522(d)(12)	651.13	651.13
PA State Employees' Retirement System Acct #2968 Location: Pittsburgh PA	11 U.S.C. § 522(d)(12)	11,831.02	11,831.02
Automobiles, Trucks, Trailers, and Other Vehicles 1995 Pontiac Grand Am 2 door coupe with reconstructed title Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(2)	900.00	900.00
1996 Dodge Ram 1500 Pickup, listed for salvage value Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(5)	900.00	900.00

In re

**Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1993 Geo Tracker listed for salvage value Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(5)	400.00	400.00
1986 Winnebago Motorhome Location: 3708 Ruggles Street, Pittsburgh PA	11 U.S.C. § 522(d)(2)	1,573.00	3,000.00

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxx8501			8/2006					
CitiFinancial Auto PO Box 1437 Minneapolis, MN 55440	H		Purchase Money Security 2002 Cadillac Deville Location: 3708 Ruggles Street, Pittsburgh PA					
			Value \$ 10,800.00				18,022.00	7,222.00
Account No. xxxxxxxKx0333			2006					
City and School Treasurer's Office Real Estate Tax Division 414 Grant Street Pittsburgh, PA 15219	W		City of Pittsburgh and Pgh School District Real Estate Taxes 3708 Ruggles Street, Pittsburgh PA 15214					
			Value \$ 30,000.00				800.29	0.00
Account No. GD xx-x2439			2005					
Monogram Credit Card Bank of Georgia c/o Wolpoff & Abramson, LLP 4660 Trindle Rd, 3rd Flr Camp Hill, PA 17011	W		Judgment Lien 3708 Ruggles Street, Pittsburgh PA 15214					
			Value \$ 30,000.00				4,279.00	0.00
Account No. xxxxxxxxxxxx0206			6/12/02					
Navy FCU PO Box 3000 Merrifield, VA 22119	J		Purchase Money Security 1986 Winnebago Motorhome Location: 3708 Ruggles Street, Pittsburgh PA					
			Value \$ 3,000.00				1,427.00	0.00
0 continuation sheets attached				Subtotal (Total of this page)			24,528.29	7,222.00
				Total (Report on Summary of Schedules)			24,528.29	7,222.00

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY	
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM			
Account No. xx-xxx9-112		2006 Earned income tax					0.00	1,578.00	1,578.00
Treasurer, City of Pittsburgh Taxpayer Services City of Pittsburgh Tax 414 Grant Street, Room 205 Pittsburgh, PA 15219	W								
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)				0.00	1,578.00	1,578.00
			Total (Report on Summary of Schedules)				0.00	1,578.00	1,578.00

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxxx7597	H	3/2005 Assignee Of Ge Money Bank / Pep Boys				683.00
Aarow Financial Services 5996 W Touhy Ave Niles, IL 60714						
Account No. xxx3775	J	2005 Security system				465.77
ADT Security Recurring Payment Dept 14200 East Exposition Ave Aurora, CO 80012						
Account No. xxx3775	H	2005 Notice address				0.00
ADT Security Services c/o Apelles PO Box 1197 Westerville, OH 43086						
Account No. 10FFK	H	2005 Medical services, supplies				50.00
Allegheny General Hospital PO Box 951856 Cleveland, OH 44193						
14 continuation sheets attached			Subtotal (Total of this page)			1,198.77

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxx0001		2002 Collection, Verizon Wireless				0.00
AMO Recoveries 6737 W Washington St, Ste 3118 West Allis, WI 53214	J					
Account No. xx6177		2005 Collection, ADT Security Svcs				0.00
Apelles PO Box 1197 Westerville, OH 43086	H					
Account No. xxxx-xxxx-xxxx-8551		2002 Collection, Hilco Receivables LLC / Direct Merchants				0.00
Apex Financial Management LLC 8160 S Hardy Dr, Ste 110 Tempe, AZ 85284	J					
Account No. xxxxxxxxxxxxxxx5181		2004 Household and personal items				290.13
Army & Air Force Exchange Service Attn FA-T/C PO Box 660056 Dallas, TX 75266	H					
Account No. xxx5895		2005 Collection, Citibank SD #2806				0.00
Associated Recovery Systems PO Box 469046 Escondido, CA 92046	J					
Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				290.13

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. xxx4253		2004 Collection, Capital One #7369				
Associated Recovery Systems PO Box 469046 Escondido, CA 92046	J					0.00
Account No. 7597 / 3689 / 1840 / 1188		2005 Collection, AFS LLC, LVNV, Chase & Resurgent accounts				
Capital Management Services 726 Exchange St, Ste 700 Buffalo, NY 14210	J					0.00
Account No. xxxxxxxx5079		2005 Household items and groceries				
Capital One Bank PO Box 30285 Salt Lake City, UT 84130	H					449.00
Account No. xxxx-xxxx-xxxx-7369		2004 Clothing				
Capital One Bk PO Box 85520 Richmond, VA 23285	W					4,178.00
Account No. xxxxxxxx8929		2004 Household items				
Capital One Bk PO Box 85520 Richmond, VA 23285	W					3,784.00
Sheet no. 2 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			8,411.00

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx4769		2005 Household items				
Capital One Bk 11013 W Broad St Glen Allen, VA 23060	J					648.00
Account No. xxxxxxxxxxxx1861		2004 Transferred account, Commonwealth				
Chase 800 Brooksedge Blvd Westerville, OH 43081	J					0.00
Account No. xxxxxxxxxxxx1840		2004 Household items and groceries				
Chase USA NA 800 Brooksedge Blvd Westerville, OH 43081	W					1,182.00
Account No. xxxxxxxx3859		2004 Gasoline				
Citibank SD NA PO Box 6241 Sioux Falls, SD 57117	W					3,822.00
Account No. xxxxxxxx8756		2003 Clothing				
Citibank SD NA PO Box 6241 Sioux Falls, SD 57117	J					5,900.00
Sheet no. <u>3</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				11,552.00

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxxxxxx1540		2005 Groceries and gasoline				
Citifinancial PO Box 499 Hanover, MD 21076	H					3,584.00
Account No. xxxxxxxxxxxx1540		2005 Notice address				
Citifinancial 11436 Cronhill Dr, Ste H Business Ctr at Owings Mills, MD 21117	J					0.00
Account No. xxxxxxxx-xxx9873		2004 Living expenses			X	
Citifinancial 6010 Fairview Rd, SU 105 PO Box 221649 Charlotte, NC 28222	J					4,326.43
Account No. 10FFK		2005 Collection Allegheny General Hosp				
Collection Service Center 839 5th Ave New Kensington, PA 15068	H					0.00
Account No. xxxx-xxxx-xxxx-8551		2002 Assignee of Direct Merchants Bank				
Colonial Credit Corp c/o Wolpoff & Abramson, LLP 4660 Trindle Rd, 3rd Flr Camp Hill, PA 17011	J					5,894.80
Sheet no. <u>4</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>13,805.23</u>

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-1861		2004 Transferee from Chase				
Commonwealth Financial Systems PO Box 18036 Hauppauge, NY 11788	J					5,192.88
Account No. xxxxx2401		2005 Collection Mercy Orthopedics Associates				
Credit Coll / USA PO Box 873 Morgantown, WV 26507	H					0.00
Account No. xxx1967		2005 Collection, Mercy Primary Care				
Credit Management Co 2121 Noblestown Rd Pittsburgh, PA 15205	J					0.00
Account No. xxxx-xxxx-xxxx-1318		2005 Collection, HSBC NV				
Enhanced Recovery Corporation 8014 Bayberry Rd Jacksonville, FL 32256	J					0.00
Account No. 3689 / 9634		2004 Collection, LVNV Funding				
Financial Recovery Systems PO Box 385908 Minneapolis, MN 55438	J					0.00
Sheet no. <u>5</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				5,192.88

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxxxxxxx3146		2004 Transferred account				2,758.00
Fleet Credit PO Box 84006 Columbus, GA 31908	H					
Account No. xxxxxxxxxxxxx1120		2004 Transferred account				1,052.00
Fleet Credit PO Box 84006 Columbus, GA 31908	W					
Account No. xxxxxxxxxxxxx3689		2004 Notice address				0.00
GE Money Bank / Sams Club PO Box 981064 El Paso, TX 79998	J					
Account No. xxxxxxxxxxxxx9598		2004 Notice address for judgment at GD 05-032439				0.00
GEMB / JCP PO Box 984100 El Paso, TX 79998	J					
Account No. xxxxxxxxx1092		2004 Notice address for acct transferred to AFS LLC				0.00
GEMB / Pep Boys PO Box 981439 El Paso, TX 79998	H					
Sheet no. <u>6</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				3,810.00

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	UN L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-8551		2002 Direct Merchants acct				0.00
HiIco Receivables 5 Revere Dr Northbrook, IL 60062	J	1997 Transferred account				0.00
Account No. xxxxxxxx0082		1996 Household items				0.00
HSBC / Healthcare PO Box 15521 Wilmington, DE 19805	J	1997 Notice address				0.00
Account No. xxxxxxxx0110						
HSBC / Vlcty PO Box 15521 Wilmington, DE 19805	J					
Account No. xxxxxxxx0082	J					
HSBC Healthcare 90 Christiana Rd New Castle, DE 19720		2005 Transferred account				658.50
Account No. xxxxxxxxxxxx1318						
HSBC NV PO Box 19360 Portland, OR 97280	H					
Sheet no. <u>7</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				658.50

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx8551		2004 Transferred Direct Merchants acct				0.00
HSBC NV PO Box 19360 Portland, OR 97280	J	2005 Notice address				0.00
Account No. xxxx-xxxx-xxxx-1318	J	2005 Collection National City Bank				0.00
HSBC NV PO Box 98706 Las Vegas, NV 89193	H	2004 Notice address				0.00
Account No. xxx5066	J	2004 Notice address				0.00
J J Marshall & Assoc 6060 Collection Dr Shelby Township, MI 48316	J	2004 Notice address				0.00
Account No. 9634 / 1188 / 3689	J	2004 Notice address				0.00
LVNV Funding LLC PO Box 10584 Greenville, SC 29603	J	2004 Notice address				0.00
Account No. xxxx / xxxx / 3689	J	2004 Notice address				0.00
LVNV Funding LLC PO Box 10497 Greenville, SC 29603						
Sheet no. <u>8</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				0.00

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. xxx1967		2005 Notice address, Mercy Primary Care				
Mercy Hospital of Pittsburgh PO Box 640155 Pittsburgh, PA 15264	J					0.00
Account No. xxxxx2401		2005 Medical services, supplies				
Mercy Orthopedic Associates 1350 Locust St, Ste 220 Pittsburgh, PA 15219	H					25.00
Account No. xxx1967		2005 Medical services, supplies				
Mercy Primary Care c/o Credit Management Co 2121 Noblestown Rd Pittsburgh, PA 15205	J					155.00
Account No. 2718 / 5138 / 0361		2005 Notice address: FNANB & CitibankMCM factoring accts				
Midland Credit Management 5775 Roscoe Ct San Diego, CA 92123	J					0.00
Account No. 2718 / 5138 / 0361		2005 Collection, Midland Funding LLC accounts				
Midland Credit Management Inc PO Box 939019 San Diego, CA 92193	J					0.00
Sheet no. 9 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			180.00

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxx5138		2/2006 Factoring Company Acct, originally Citibank South Dakota NA				
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123	W					3,694.00
Account No. xxxxxx0361		2005 Factoring Company Acct, originally First North American National				
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123	H					3,360.00
Account No. xxxxxx2718		2005 Factoring Company Acct, originally First North American National				
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123	W					1,353.00
Account No. xxxxxxxxxxxx5181		2004 Notice address for AAFES				
Military Star 3911 Walton Walker Dallas, TX 75266	H					0.00
Account No. 30		2004 Transferred account				
Monogram Bank N America PO Box 17054 Wilmington, DE 19884	H					0.00
Sheet no. <u>10</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>8,407.00</u>

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxx5066		2005 Banking fees				106.00
National City National City Center 1900 East Ninth Street Cleveland, OH 44114	J					
Account No. xxxxxxxxxxxx8929		2004 Collection, Capital One				0.00
OSI Collection Services PO Box 922 Brookfield, WI 53008	J					
Account No. xxx6497		2005 Collection, Midland Credit Management Inc				0.00
Phillips & Cohen Assoc 695 Rancocas Rd Westampton, NJ 08060	J					
Account No. xxxxxxxxxxxx8700		2004 Collection, GEMB Pep Boys				0.00
Pioneer Credit Recovery PO Box 188 Arcade, NY 14009	J					
Account No. xxxxxx6064		2002 Collection, Verizon Wireless				0.00
Progressive Management Systems 1521 West Cameron Ave PO Box 2220 West Covina, CA 91793	J					
Sheet no. 11 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			106.00

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxx4486		2005 Collection, Citifinancial #1540				
Protocol Recovery Service Inc 509 Mercer Ave Panama City, FL 32401	J					0.00
Account No. xxxxxx5095		2002 Household items and groceries				
Providian 4940 Johnson Dr Pleasanton, CA 94566	W					0.00
Account No. xxx7915		2005 Collection, Citifinancial				
Regional Adjustment Bureau Inc 7000 Goodlett Farms Pkwy PO Box 34111 Memphis, TN 38016	J					0.00
Account No. xxxxxxxxxxxx3689		2004 Transferred account				
Sams Club PO Box 981400 El Paso, TX 79998	W					0.00
Account No. xxxxxxxxxx9634		2004 Factoring Company Acct, originally Sears Citibank				
Sherman Acquisitions PO Box 740281 Houston, TX 77274	W					6,217.00
Sheet no. 12 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			6,217.00

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxxxxxx1188		2004 Factoring Company Acct, originally Household Healthcare				
Sherman Acquisitions PO Box 740281 Houston, TX 77274	H					1,566.68
Account No. xxxxxxxxxxxx3689		2004 Factoring Company Acct, originally GE Capital / Sams Club				
Sherman Acquisitions PO Box 740281 Houston, TX 77274	W					1,179.00
Account No. 1188 / 9634		2004 Collection, LVNV Funding LLC				
Tate & Kirlin Associates 2810 Southampton Rd Philadelphia, PA 19154	J					0.00
Account No. xxxxxxxx1059		2004 Factoring Company Acct, originally Chase Bank				
Unifund / Collection Agency 11802 Conrey Rd, Ste 200 Cincinnati, OH 45249	H					0.00
Account No. xxxx-xxxx-xxxx-1318		2005 Collection, HSBC NV				
Valentine & Kebartas Inc. PO Box 325 Lawrence, MA 01842	J					0.00
Sheet no. <u>13</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				2,745.68

In re **Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			H	W	J	
Account No. xxxxxxxxxxxx1188		2004 Collection, Resurgent				0.00
Ventus Capital Services LP 9700 Bissonnett, Ste 2000 Houston, TX 77036	J					
Account No. xxxxxxxxxxxx0001		2002 Telephone Service				199.06
Verizon Wireless Attn Recovery Dept 1515 Woodfield Rd, Ste1400 Schaumburg, IL 60173	W					
Account No. 7662		2004 Clothing				0.00
WFNNB / Kingsize PO Box 182121 Columbus, OH 43218	H					
Account No. xxxxx7381		2002 Collection, Colonial Credit Corp, assignee of Dirct Merchants Bank				0.00
Wolpoff & Abramson, LLP 4660 Trindle Rd, 3rd Flr Camp Hill, PA 17011	J					
Account No. xxxxxx0361		2005 Collection, Midland Funding LLC				0.00
Yale Weinstein Esq Burton Neil Assoc PC 1060 Andrew Dr, Ste 170 West Chester, PA 19380	H					
Sheet no. <u>14</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				199.06
		Total (Report on Summary of Schedules)				62,773.25

In re

**Freddie Kevin Morgan,
Michele Darcell Morgan**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Freddie Kevin Morgan,
Michele Darcell Morgan** Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re Freddie Kevin Morgan
Michele Darcell Morgan

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married	Son Son Son	13 yrs 15 yrs 7 yrs
Employment:	DEBTOR	SPOUSE
Occupation	Corrections Officer	CNA
Name of Employer	SEI Fayette, Commonwealth of PA	Manor Care of North Hills
How long employed	5 yrs	5 yrs
Address of Employer	50 Overlook Drive La Belle, PA 15450	HCR Manor Care 333 N Summit St Toledo, OH 43604

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>2,853.07</u>	\$ <u>1,985.12</u>
\$ <u>199.88</u>	\$ <u>0.00</u>
\$ 3,052.95	\$ 1,985.12

3. SUBTOTAL

\$ <u>772.16</u>	\$ <u>409.80</u>
\$ <u>14.26</u>	\$ <u>0.00</u>
\$ <u>42.79</u>	\$ <u>0.00</u>
\$ <u>299.15</u>	\$ <u>0.00</u>
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,128.36	\$ 409.80
\$ 1,924.59	\$ 1,575.32

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 874.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify):

\$ 874.00	\$ 0.00
\$ 2,798.59	\$ 1,575.32
\$ 4,373.91	

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **Freddie Kevin Morgan**
Michele Darcell Morgan

Case No. _____

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ 0.00
a. Are real estate taxes included?	Yes <u> </u>	No <u>X</u>
b. Is property insurance included?	Yes <u> </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ 550.00
b. Water and sewer		\$ 120.00
c. Telephone		\$ 60.00
d. Other <u>See Detailed Expense Attachment</u>		\$ 130.00
3. Home maintenance (repairs and upkeep)		\$ 80.00
4. Food		\$ 650.00
5. Clothing		\$ 160.00
6. Laundry and dry cleaning		\$ 0.00
7. Medical and dental expenses		\$ 50.00
8. Transportation (not including car payments)		\$ 425.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 0.00
10. Charitable contributions		\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ 68.00
b. Life		\$ 14.00
c. Health		\$ 0.00
d. Auto		\$ 173.00
e. Other		\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>See Detailed Expense Attachment</u>		\$ 167.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ 0.00
b. Other		\$ 0.00
c. Other		\$ 0.00
d. Other		\$ 0.00
14. Alimony, maintenance, and support paid to others		\$ 0.00
15. Payments for support of additional dependents not living at your home		\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 0.00
17. Other <u>Personal care</u>		\$ 80.00
Other		\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ 2,727.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ 4,373.91
b. Average monthly expenses from Line 18 above		\$ 2,727.00
c. Monthly net income (a. minus b.)		\$ 1,646.91

In re **Freddie Kevin Morgan**
Michele Darcell Morgan

Case No. _____

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cell phone	\$ 60.00
Cable	\$ 70.00
Total Other Utility Expenditures	\$ 130.00

Specific Tax Expenditures:

Estimated County Property Taxes	\$ 24.00
Estimated City and SD Real Estate Taxes	\$ 81.00
Local wage taxes on ManorCare income	\$ 62.00
Total Tax Expenditures	\$ 167.00

United States Bankruptcy Court
Western District of Pennsylvania

In re Freddie Kevin Morgan
Michele Darcell Morgan

Debtor(s)

Case No.

Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 34 sheets [*total shown on summary page plus 2*], and that they are true and correct to the best of my knowledge, information, and belief.

Date January 29, 2007Signature: /s/ Freddie Kevin Morgan
DebtorDate January 29, 2007Signature: /s/ Michele Darcell Morgan
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title(if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

X _____
Signature of Bankruptcy Petition Preparer

Date _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of Pennsylvania

In re Freddie Kevin Morgan
Michele Darcell Morgan

Debtor(s)

Case No.
Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,056.88	2007 Debtor SEI Fayette
\$2,040.00	2007 Debtor's spouse ManorCare
\$38,258.27	2006 Debtor SEI Fayette
\$24,078.41	2006 Debtor's spouse ManorCare
\$34,874.54	2005 Debtor SEI Fayette
\$20,831.45	2005 Debtor's spouse ManorCare

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$874.00	2007 Debtor Veterans Disability Pension
\$10,488.00	2006 Debtor Veterans Disability Pension
\$10,092.00	2005 Debtor Veterans Disability Pension

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
CitiFinancial Auto PO Box 1437 Minneapolis, MN 55440	11/2006 - 1/2007	\$438.00	\$18,022.00

None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Monogram Credit Card Bank of Georgia v Morgan Case No. GD 05-32439	Collection	Court of Common Pleas, Allegheny County PA	Judgment entered

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	-----------------	-----------------------------------

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	---	---------------	-----------------------------------

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Merle W. Powell, Jr. 1600 Benedum Trees Building 223 Fourth Avenue Pittsburgh, PA 15222-1713	1/2007	\$1,150.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input type="checkbox"/> b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		
NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

■

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

None

■ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOC. SEC. NO./
COMPLETE EIN OR
OTHER TAXPAYER

NAME	I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	----------	---------	--------------------	-------------------------------

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 29, 2007

Signature /s/ Freddie Kevin Morgan
Freddie Kevin Morgan
Debtor

Date January 29, 2007

Signature /s/ Michele Darcell Morgan
Michele Darcell Morgan
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer
If the bankruptcy petition preparer is not an individual, state the name, title(if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Social Security No. (Required by 11 U.S.C. § 110.)

Address

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

United States Bankruptcy Court

Western District of Pennsylvania

In re **Freddie Kevin Morgan**
Michele Darcell Morgan

Case No.

Debtor(s)

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	2,300.00
Prior to the filing of this statement I have received.....	\$	1,150.00
Balance Due.....	\$	1,150.00

2. \$ **274.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify):

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- [Other provisions as needed]

Representation of the debtor(s) at the first regularly scheduled meeting of creditors and confirmation meeting.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtor(s) in dischargeability actions, motions, judicial lien avoidances, relief from stay actions or any adversary proceedings, objections to claims or exemptions, or court appearances. Should these or additional work become necessary, client shall be responsible for incurred fees and costs at the time said services become necessary.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: January 29, 2007/s/ Merle W. Powell, Jr.

Merle W. Powell, Jr.

Merle W. Powell, Jr.

1600 Benedum Trees Building

223 Fourth Avenue

Pittsburgh, PA 15222-1713

(412)281-9696

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition

Preparer

Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110(c).)

X _____

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Merle W. Powell, Jr.

Printed Name of Attorney

Address:

**1600 Benedum Trees Building
223 Fourth Avenue
Pittsburgh, PA 15222-1713
(412)281-9696**

X **/s/ Merle W. Powell, Jr.**

Signature of Attorney

January 29, 2007

Date

**Freddie Kevin Morgan
Michele Darcell Morgan**

Printed Name of Debtor

Case No. (if known) _____

X **/s/ Freddie Kevin Morgan**

Signature of Debtor

January 29, 2007

Date

X **/s/ Michele Darcell Morgan**

Signature of Joint Debtor (if any)

January 29, 2007

Date

**United States Bankruptcy Court
Western District of Pennsylvania**

In re **Freddie Kevin Morgan
Michele Darcell Morgan**

Debtor(s)

Case No.
Chapter

13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: January 29, 2007

/s/ Freddie Kevin Morgan

Freddie Kevin Morgan

Signature of Debtor

Date: January 29, 2007

/s/ Michele Darcell Morgan

Michele Darcell Morgan

Signature of Debtor

Aarow Financial Services
5996 W Touhy Ave
Niles, IL 60714

ADT Security
Recurring Payment Dept
14200 East Exposition Ave
Aurora, CO 80012

ADT Security Services
c/o Apelles
PO Box 1197
Westerville, OH 43086

Allegheny General Hospital
PO Box 951856
Cleveland, OH 44193

AMO Recoveries
6737 W Washington St, Ste 3118
West Allis, WI 53214

Apelles
PO Box 1197
Westerville, OH 43086

Apex Financial Management LLC
8160 S Hardy Dr, Ste 110
Tempe, AZ 85284

Army & Air Force Exchange Service
Attn FA-T/C
PO Box 660056
Dallas, TX 75266

Associated Recovery Systems
PO Box 469046
Escondido, CA 92046

Associated Recovery Systems
PO Box 469046
Escondido, CA 92046

Capital Managment Services
726 Exchange St, Ste 700
Buffalo, NY 14210

Capital One Bank
PO Box 30285
Salt Lake City, UT 84130

Capital One Bk
PO Box 85520
Richmond, VA 23285

Capital One Bk
PO Box 85520
Richmond, VA 23285

Capital One Bk
11013 W Broad St
Glen Allen, VA 23060

Chase
800 Brooksedge Blvd
Westerville, OH 43081

Chase USA NA
800 Brooksedge Blvd
Westerville, OH 43081

Citibank SD NA
PO Box 6241
Sioux Falls, SD 57117

Citibank SD NA
PO Box 6241
Sioux Falls, SD 57117

Citifinancial
PO Box 499
Hanover, MD 21076

Citifinancial
11436 Cronhill Dr, Ste H
Business Ctr at Owi
Owings Mills, MD 21117

CitiFinancial Auto
PO Box 1437
Minneapolis, MN 55440

Citifinancial
6010 Fairview Rd, SU 105
PO Box 221649
Charlotte, NC 28222

City and School Treasurer's Office
Real Estate Tax Division
414 Grant Street
Pittsburgh, PA 15219

Collection Service Center
839 5th Ave
New Kensington, PA 15068

Colonial Credit Corp
c/o Wolpoff & Abramson, LLP
4660 Trindle Rd, 3rd Flr
Camp Hill, PA 17011

Commonwealth Financial Systems
PO Box 18036
Hauppauge, NY 11788

Credit Coll / USA
PO Box 873
Morgantown, WV 26507

Credit Management Co
2121 Noblestown Rd
Pittsburgh, PA 15205

Enhanced Recovery Corporation
8014 Bayberry Rd
Jacksonville, FL 32256

Financial Recovery Systems
PO Box 385908
Minneapolis, MN 55438

Fleet Credit
PO Box 84006
Columbus, GA 31908

Fleet Credit
PO Box 84006
Columbus, GA 31908

GE Money Bank / Sams Club
PO Box 981064
El Paso, TX 79998

GEMB / JCP
PO Box 984100
El Paso, TX 79998

GEMB / Pep Boys
PO Box 981439
El Paso, TX 79998

Hilco Receivables
5 Revere Dr
Northbrook, IL 60062

HSBC / Healthcare
PO Box 15521
Wilmington, DE 19805

HSBC / Vlcty
PO Box 15521
Wilmington, DE 19805

HSBC Healthcare
90 Christiana Rd
New Castle, DE 19720

HSBC NV
PO Box 19360
Portland, OR 97280

HSBC NV
PO Box 19360
Portland, OR 97280

HSBC NV
PO Box 98706
Las Vegas, NV 89193

J J Marshall & Assoc
6060 Collection Dr
Shelby Township, MI 48316

LVNV Funding LLC
PO Box 10584
Greenville, SC 29603

LVNV Funding LLC
PO Box 10497
Greenville, SC 29603

Mercy Hospital of Pittsburgh
PO Box 640155
Pittsburgh, PA 15264

Mercy Orthopedic Associates
1350 Locust St, Ste 220
Pittsburgh, PA 15219

Mercy Primary Care
c/o Credit Management Co
2121 Noblestown Rd
Pittsburgh, PA 15205

Midland Credit Management
5775 Roscoe Ct
San Diego, CA 92123

Midland Credit Management Inc
PO Box 939019
San Diego, CA 92193

Midland Credit Mgmt
8875 Aero Dr
San Diego, CA 92123

Midland Credit Mgmt
8875 Aero Dr
San Diego, CA 92123

Midland Credit Mgmt
8875 Aero Dr
San Diego, CA 92123

Military Star
3911 Walton Walker
Dallas, TX 75266

Monogram Bank N America
PO Box 17054
Wilmington, DE 19884

Monogram Credit Card Bank of Georgia
c/o Wolpoff & Abramson, LLP
4660 Trindle Rd, 3rd Flr
Camp Hill, PA 17011

National City
National City Center
1900 East Ninth Street
Cleveland, OH 44114

Navy FCU
PO Box 3000
Merrifield, VA 22119

OSI Collection Services
PO Box 922
Brookfield, WI 53008

Phillips & Cohen Assoc
695 Rancocas Rd
Westampton, NJ 08060

Pioneer Credit Recovery
PO Box 188
Arcade, NY 14009

Progressive Management Systems
1521 West Cameron Ave
PO Box 2220
West Covina, CA 91793

Protocol Recovery Service Inc
509 Mercer Ave
Panama City, FL 32401

Providian
4940 Johnson Dr
Pleasanton, CA 94566

Regional Adjustment Bureau Inc
7000 Goodlett Farms Pkwy
PO Box 34111
Memphis, TN 38016

Sams Club
PO Box 981400
El Paso, TX 79998

Sherman Acquisitions
PO Box 740281
Houston, TX 77274

Sherman Acquisitions
PO Box 740281
Houston, TX 77274

Sherman Acquisitions
PO Box 740281
Houston, TX 77274

Tate & Kirlin Associates
2810 Southampton Rd
Philadelphia, PA 19154

Treasurer, City of Pittsburgh
Taxpayer Services
City of Pittsburgh Tax
414 Grant Street, Room 205
Pittsburgh, PA 15219

Unifund / Collection Agency
11802 Conrey Rd, Ste 200
Cincinnati, OH 45249

Valentine & Kebartas Inc.
PO Box 325
Lawrence, MA 01842

Ventus Capital Services LP
9700 Bissonnett, Ste 2000
Houston, TX 77036

Verizon Wireless
Attn Recovery Dept
1515 Woodfield Rd, Ste1400
Schaumburg, IL 60173

WFNNB / Kingsize
PO Box 182121
Columbus, OH 43218

Wolpoff & Abramson, LLP
4660 Trindle Rd, 3rd Flr
Camp Hill, PA 17011

Yale Weinstein Esq
Burton Neil Assoc PC
1060 Andrew Dr, Ste 170
West Chester, PA 19380

Official Form 22C (Chapter 13) (10/06)

In re Freddie Kevin Morgan
Michele Darcell Morgan
 Debtor(s)
 Case Number: _____
 (If known)

According to the calculations required by this statement:

The applicable commitment period is 3 years.
 The applicable commitment period is 5 years.
 Disposable income is determined under § 1325(b)(3).
 Disposable income is not determined under § 1325(b)(3).
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

1 Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.															
2 Gross wages, salary, tips, bonuses, overtime, commissions. \$ 3,109.17 \$ 1,980.83															
3 Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c. Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> <td></td> </tr> </tbody> </table>					Debtor	Spouse	a. Gross receipts	\$ 0.00	\$ 0.00	b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c. Business income	Subtract Line b from Line a	
	Debtor	Spouse													
a. Gross receipts	\$ 0.00	\$ 0.00													
b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00													
c. Business income	Subtract Line b from Line a														
4 Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c. Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> <td></td> </tr> </tbody> </table>					Debtor	Spouse	a. Gross receipts	\$ 0.00	\$ 0.00	b. Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c. Rent and other real property income	Subtract Line b from Line a	
	Debtor	Spouse													
a. Gross receipts	\$ 0.00	\$ 0.00													
b. Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00													
c. Rent and other real property income	Subtract Line b from Line a														
5 Interest, dividends, and royalties. \$ 0.00 \$ 0.00															
6 Pension and retirement income. \$ 0.00 \$ 0.00															
7 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse. \$ 0.00 \$ 0.00															
8 Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding: 2px;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="text-align: right; padding: 2px;">Debtor \$ 0.00</td> <td style="text-align: right; padding: 2px;">Spouse \$ 0.00</td> </tr> </table>				Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00													
9 Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Veterans Disability Compensation</td> <td style="text-align: right;">\$ 874.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a. Veterans Disability Compensation	\$ 874.00	\$ 0.00	b.	\$	\$			
	Debtor	Spouse													
a. Veterans Disability Compensation	\$ 874.00	\$ 0.00													
b.	\$	\$													
10 Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). \$ 3,983.17 \$ 1,980.83															
11 Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A. \$ 5,964.00															

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11	\$ 5,964.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.	\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$ 5,964.00
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$ 71,568.00
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>PA</u> b. Enter debtor's household size: <u>5</u>	\$ 74,946.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$ 5,964.00
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	\$ 0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 5,964.00
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 71,568.00
22	Applicable median family income. Enter the amount from Line 16.	\$ 74,946.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input checked="" type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.	

Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$

25B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent Expense</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <hr/>	\$									
27	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Transportation Standards, Ownership Costs, First Car</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, First Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs, First Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Transportation Standards, Ownership Costs, Second Car</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
31	<p>Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.</p>	\$									

32	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in line 49.	\$
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
35	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$
36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance listed in Line 39.	\$
37	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service - such as cell phones, pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$

Subpart B: Additional Expense Deductions under § 707(b)

Note: Do not include any expenses that you have listed in Lines 24-37

39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories.		
	a. Health Insurance	\$	
	b. Disability Insurance	\$	
	c. Health Savings Account	\$	
		Total: Add Lines a, b, and c	\$
40	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.		\$
41	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$
42	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.		\$
43	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$
44	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.		\$
45	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).		\$
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.		\$

Subpart C: Deductions for Debt Payment

47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.			\$
	Name of Creditor	Property Securing the Debt	60-month Average Payment	
a.			\$	
			Total: Add Lines	
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.			\$
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	
a.			\$	
			Total: Add Lines	
49	Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.			\$
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.			
a.	Projected average monthly Chapter 13 plan payment.	\$		
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x		
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b		
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.			\$
Subpart D: Total Deductions Allowed under § 707(b)(2)				
52	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 38, 46, and 51.			\$

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$
57	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, and 56 and enter the result.	\$
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$

Part VI. ADDITIONAL EXPENSE CLAIMS

59 Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
d.		\$
Total: Add Lines a, b, c and d		\$

Part VII. VERIFICATION

60 I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)

Date: January 29, 2007Signature: /s/ Freddie Kevin Morgan

Freddie Kevin Morgan
(Debtor)

Date: January 29, 2007Signature: /s/ Michele Darcell Morgan

Michele Darcell Morgan
(Joint Debtor, if any)

Current Monthly Income Details for the Debtor**Debtor Income Details:**Income for the Period **07/01/2006** to **12/31/2006**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **SEI Fayette Cmmwlth of PA**

Year-to-Date Income:

Starting Year-to-Date Income: **\$19,603.26** from check dated **6/30/2006**.Ending Year-to-Date Income: **\$38,258.27** from check dated **12/29/2006**.Income for six-month period (Ending-Starting): **\$18,655.01**.Average Monthly Income: **\$3,109.17**.**Line 9 - Income from all other sources**Source of Income: **Veterans Disability Compensation**

Income by Month:

6 Months Ago:	<u>07/2006</u>	<u>\$874.00</u>
5 Months Ago:	<u>08/2006</u>	<u>\$874.00</u>
4 Months Ago:	<u>09/2006</u>	<u>\$874.00</u>
3 Months Ago:	<u>10/2006</u>	<u>\$874.00</u>
2 Months Ago:	<u>11/2006</u>	<u>\$874.00</u>
Last Month:	<u>12/2006</u>	<u>\$874.00</u>
Average per month:		<u>\$874.00</u>

Current Monthly Income Details for the Debtor's Spouse**Spouse Income Details:**Income for the Period **07/01/2006** to **12/31/2006**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **HCR ManorCare**

Year-to-Date Income:

Starting Year-to-Date Income: **\$12,193.46** from check dated **6/28/2006**.Ending Year-to-Date Income: **\$24,078.41** from check dated **12/27/2006**.Income for six-month period (Ending-Starting): **\$11,884.95**.Average Monthly Income: **\$1,980.83**.